

# Unemployment Insurance for part-time workers

This information sheet will answer some of your questions about how you can collect Unemployment Insurance (UI) benefits if you have lost a part-time job. You can get additional information from your local Canada Employment Centre (CEC).

## Can I be covered by Unemployment Insurance (UI) if I work part-time?

Yes. You may be entitled to UI if you worked at least 15 hours a week for the same employer or if you earned at least \$163 a week in 1995. You must also have been without work and without pay for at least seven consecutive days.

There are separate qualifying conditions for the different types of UI benefits.

To qualify for **Regular** UI benefits, you need to have worked from 12 to 20 weeks in the past 52 weeks in employment in which you paid UI premiums (this is known as insurable employment). The number of weeks you need to qualify will depend on your work history and the rate of unemployment in the region where you live.

To find out how many weeks you need, contact your nearest Canada Employment Centre.

To qualify for **Special** UI benefits, you need to have worked 20 weeks or more in the past 52 weeks in insurable employment.

## How much money will I receive?

If you earned above \$408 per week in 1995, or do not have any dependants, you will receive 55 per cent of your average insurable earnings for the last 20 weeks.

The maximum weekly insurable earnings for 1995 is \$815 per week. The most you could receive in a week under UI is \$448 in 1995 (the minimum/maximum insurable earnings vary slightly if you are paid bi-weekly, semi-monthly or monthly).

If you earned a low income (at or below \$408 per week in 1995) and if you or your spouse are in receipt of the Child Tax Benefit or support a dependant you will be eligible to receive 60 per cent of your insured earnings, or up to \$245 per week. This is known as the Dependency Benefit Rate.

A small adjustment will be made so that all claimants with dependants and insurable earnings between \$408 and \$448 will receive the same weekly amount of \$245. However, if you leave your job without just cause, or are fired for misconduct, you will not receive any benefits.

If you refuse, without just cause, to take a suitable job or apply for suitable work, you could be penalized by losing from 7 to 12 weeks of benefits and having the amount of benefits reduced to 50 per cent of insurable earnings for an equal number of weeks. For example, if you are disqualified for nine weeks, this means that you will receive no benefits for nine weeks, then 50 per cent of your insurable earnings for the next nine weeks. After that you will receive your regular rate of benefit.

You could lose benefits for 1-6 weeks if, without just cause,

- you fail to carry out any direction by a CEC staff member designed to help you find a suitable job;
- fail to attend an interview as directed by a CEC staff member; or
- don't attend a course arranged by our employment services.

## Can I earn extra money while I'm on UI?

You can earn 25 per cent of your gross weekly regular UI benefits (before taxes) and still receive your full benefits. Your earnings over that amount are subtracted dollar for dollar from your cheque.

For example, if you receive \$100 a week from UI, you can earn up to \$25 a week without losing any of your unemployment benefits.

If, however, you are receiving **sickness, maternity or parental benefits**, all your earnings will be deducted from your benefits. In other words, if you should get \$100 in benefits and earn \$25 you will get only \$75 in benefits.

The 25 per cent rule does not apply to the two-week waiting period. Any money you earn during your waiting period will be deducted dollar-for-dollar from future UI benefits.

Please note that part-time jobs which stop you from looking for full-time employment may affect your benefits. The same applies for volunteer work.

Report all earnings to us and we will do the calculations.



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## Your rights under the Privacy Act

Under the Privacy Act, you have the right, on written request, to have access to records held in the federal government that contain personal information about you.

You also have the right to request correction to that information and have notations made to your file if a request for correction has not been accepted.

To find out more about your rights and the uses of your unemployment insurance and employment records, consult the publication entitled *Info Source (Sources of Federal Government Information)*.

Copies of *Info Source* are available for public reference at your local Canada Employment Centre.

### A reminder

Knowingly making false or misleading statements is an offence under the law. Human Resources Development Canada has control programs to detect abuse of the Unemployment Insurance (UI) Program. We also investigate third party reports of UI abuse.

During the fiscal year 1993-94 we conducted over 1.1 million investigations and uncovered about \$231 million in overpayments. In addition to recovering overpayments, we have imposed about 131,000 penalties and undertaken 948 prosecutions.

Finally, we also have a disclosure policy. If a claimant or employer admits to abuse before an investigation is begun, there is no penalty or prosecution. All overpayments, however, must be paid back.

**For further information, contact your local Canada Employment Centre.**

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## **Assurance-chômage**